



# Lombard Trade Credit Insurance

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At Lombard we strive to be complementary to already good credit management practices that are in place within your company. We back businesses that back themselves. We are confident to take ownership of protecting businesses that cannot afford to leave themselves exposed to potential bad debt that may put strain on their cash flow.

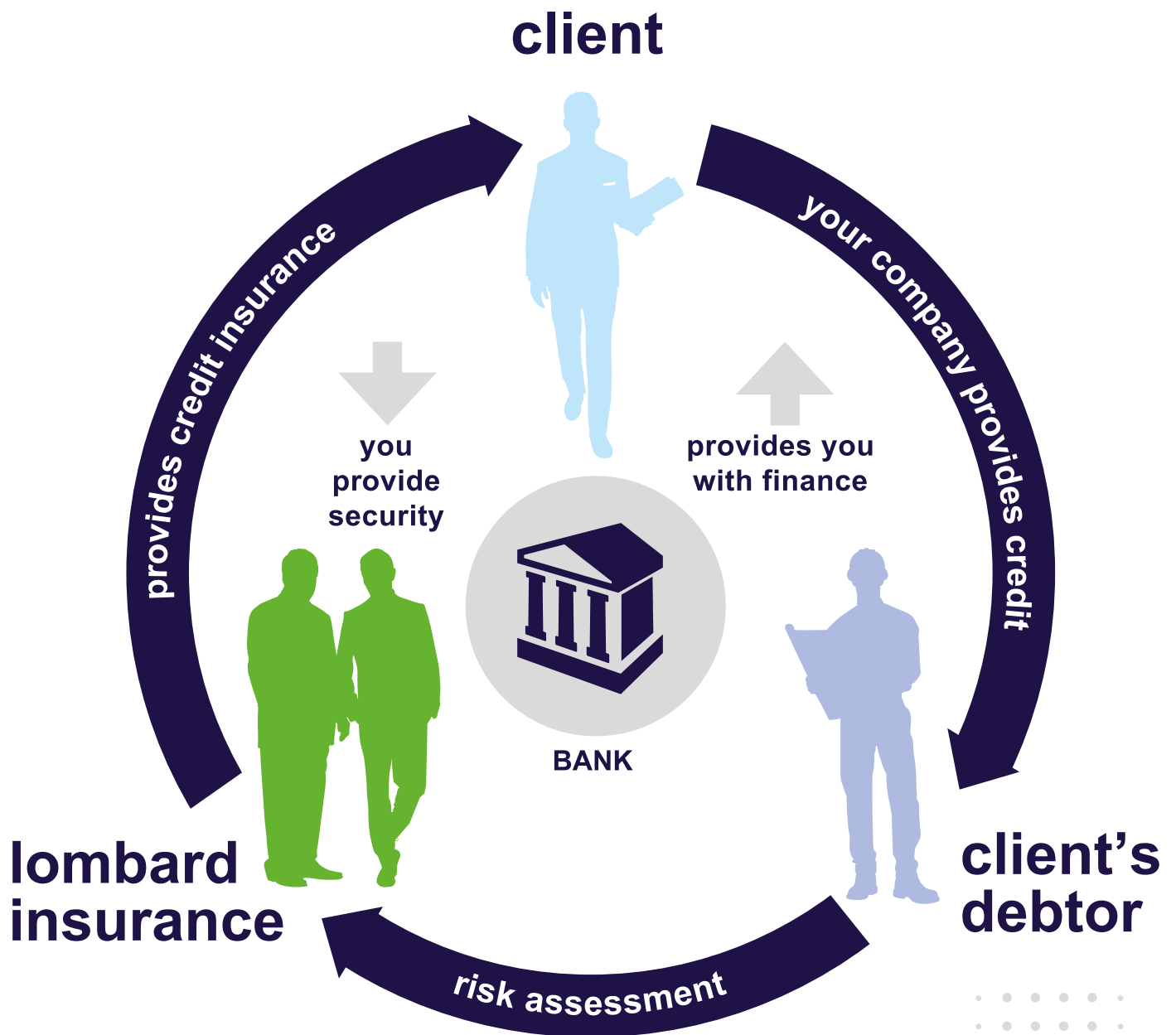
Most companies and risk managers have in the past kept their sole focus on insurance against small and medium-sized businesses, whilst well established “blue chip” companies were considered to be low risk. Following from the large number of listed companies that have gone into liquidation over the years, risk managers have been forced to refocus their risk management strategies.

For this reason, the pendulum has now swung to more tailor-made solutions aimed at managing credit risk in structured corporate governance programs.

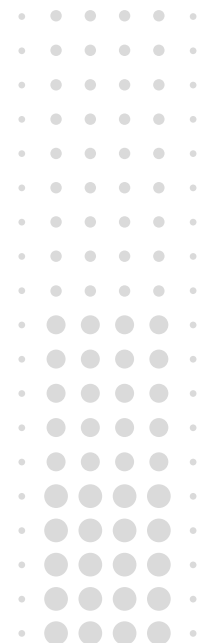
Lombard’s tradition of offering specialised services in many areas of industry, and our philosophy of catering for the needs of every individual entity, has kept us seamlessly ahead as that vital link between suppliers and their clients.

We strive to form partnerships with our clients that facilitate the delivery of high quality, non-restrictive, domestic and export credit insurance solutions.





Lombard Trade Credit Insurance allows you to forge ahead in the development of your business, whilst allowing for the risks posed by potential bad debt losses to be addressed by us.



**LOMBARD**  
Trade Credit



# Domestic & Export Trade Credit Insurance

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With Lombard Trade Credit Insurance you are able to build a partnership which enables solid credit insurance, through:

- Risk protection against non-payment
- Better financing due to added security to finance providers
- Increased sales by enabling you to sell more goods to new and existing clients while substantially reducing overall risk
- Increases your buying power
- Increases your credibility
- Significantly enhances your relationship with your suppliers

This partnership allows for:

- Customised 'excess-of-loss' structures, allowing for lower risk premiums
- Reduced policy administration
- Freedom to make credit assessment decisions
- Higher levels of insurance cover
- Tailor-made policy design
- Personal service



# Brokers

## and strategic partnerships

Lombard Insurance Company has agreements in place with all the specialist credit insurance brokers and regards them as strategic partners in our business.



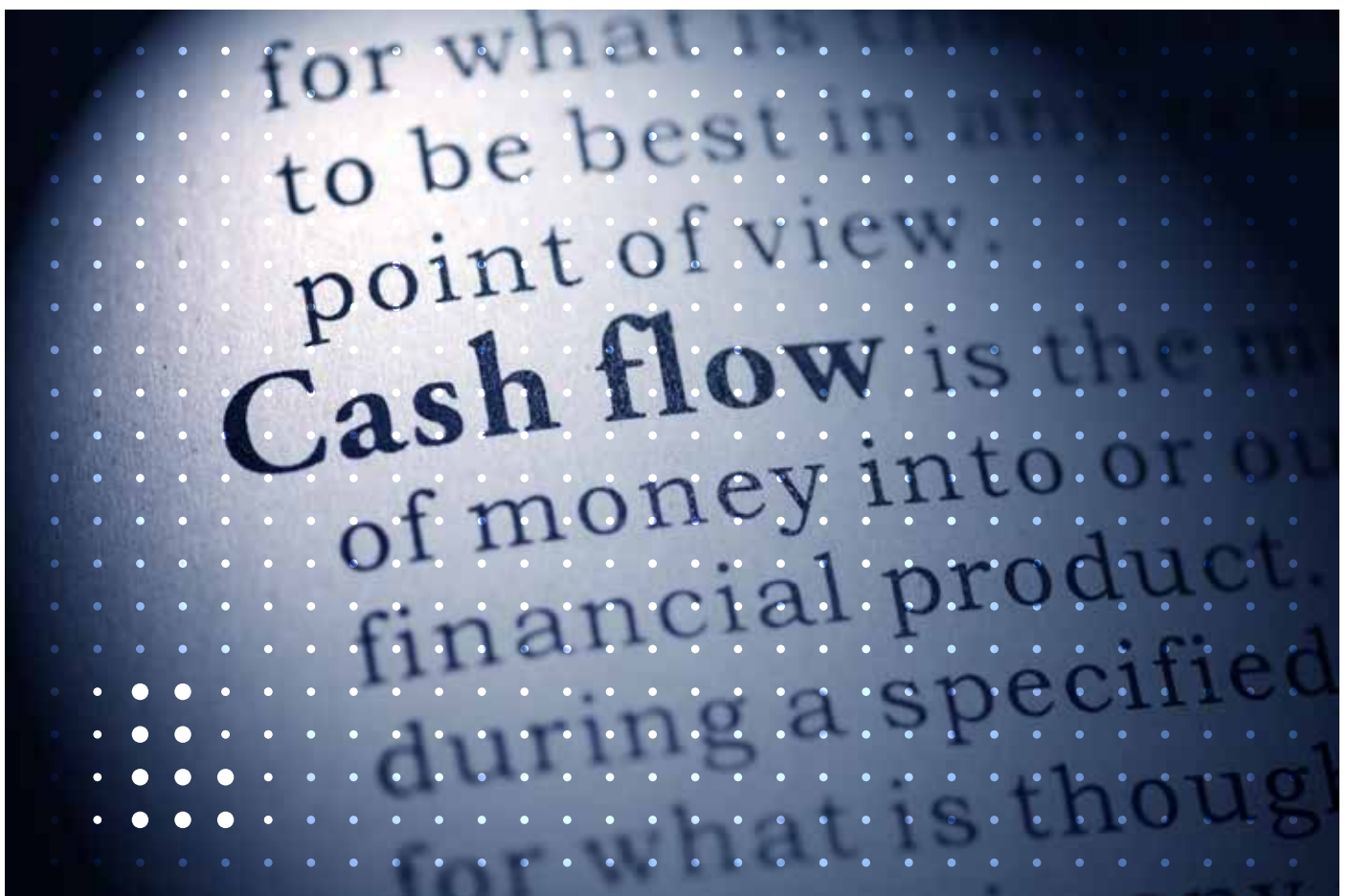
# Credit Risk Management

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We offer a holistic solution to all your credit management needs

We offer a sound asset protection plan for one of your biggest assets – your debtor’s book. We act as an income protector by ensuring necessary cash flow. Your credit insurance policy can also be ceded to a financial institution, to improve the extendable value of the debtor’s book. This results in a larger borrowing base and lower borrowing costs.

With Lombard’s Credit Insurance, certain selling obstacles are removed, exposure is reduced, and trading becomes more disciplined. Above all, our clients enjoy security and peace of mind.





LOMBARD

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and Insurer conducting non-life insurance business